



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [LAKELAND BANCORP, INC.](#)

**City/State** [OAK RIDGE, NJ](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [10,516,976](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[LAKELAND BANCORP, INC.](#)  
[250 OAK RIDGE ROAD](#)  
[OAK RIDGE, NJ 07438](#)

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BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	10,272,705	7,844,785	7,965,693	7,197,366	6,323,095
Net income (\$000)	73,792	72,871	95,041	57,518	70,672
Number of BHCs in peer group	132	144	152	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.01	2.79	67	3	2.83	56	2.96	2.85	56	2.89	2.96	36	3.11	3.21	35
+ Non-interest income	0.29	0.94	8	0.28	0.91	12	0.28	0.94	8	0.37	0.98	16	0.42	0.90	20
- Overhead expense	1.85	2.18	26	1.79	2.32	17	1.77	2.37	13	1.86	2.48	18	2	2.59	20
- Provision for credit losses	0.15	0.10	72	-0.19	-0.02	8	-0.14	-0.01	15	0.36	0.38	54	0.03	0.12	23
+ Securities gains (losses)	0	0	45	0	0.01	49	0	0.01	47	0.01	0.02	60	0	0.01	29
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	42	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	1.29	1.46	33	1.68	1.64	43	1.61	1.64	41	1.05	1.22	39	1.49	1.53	44
Net operating income	0.96	1.10	30	1.24	1.26	45	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
Net income	0.96	1.10	30	1.24	1.27	44	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
Net income (Subchapter S adjusted)		1.56			1.41			1.37			1.27			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.61	3.36	66	3.50	3.34	61	3.43	3.34	59	3.70	3.78	36	4.34	4.49	36
Interest expense	0.39	0.35	67	0.32	0.31	54	0.30	0.28	57	0.61	0.57	56	1.02	1.02	50
Net interest income (tax equivalent)	3.22	3.01	60	3.18	3.02	56	3.13	3.05	51	3.09	3.17	34	3.32	3.45	33
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.14	0.09	72	0.05	0.05	60	0.04	0.06	49	0.03	0.11	25	0	0.11	11
Earnings coverage of net loan and lease losses (X)	13.95	36.38	38	37.38	-2.85	65	53.85	-14.44	72	66.64	33.55	80	-519.32	22.46	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.91	1.17	23	0.99	1.31	14	0.97	1.26	18	1.18	1.35	35	0.78	0.94	30
Allowance for loan and lease losses / Total loans and leases	0.91	1.15	24	0.99	1.29	16	0.97	1.25	18	1.18	1.33	38	0.78	0.93	30
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.24	0.39	31	0.21	0.54	23	0.28	0.49	31	0.71	0.67	60	0.42	0.56	40
30-89 days past due loans and leases / Total loans and leases	0.06	0.33	9	0.15	0.18	51	0.04	0.21	12	0.11	0.26	27	0.16	0.31	30
<b>Liquidity and Funding</b>															
Net noncore funding dependence	1.99	5.89	36	-4.98	-4.45	43	-0.26	-5.41	64	3.87	0.77	58	7.14	10.70	36
Net short-term noncore funding dependence	1.31	0.87	51	-6.35	-7.33	51	-1.19	-7.77	67	1.68	-3.25	62	4.90	5.88	42
Net loans and leases / Total assets	71.32	63.09	70	71.25	64.42	71	72.21	64.16	75	77.64	69.27	81	75.98	72.36	65
<b>Capitalization</b>															
Tier 1 leverage ratio	9.10	9.22	48	8.60	9.69	23	8.51	9.54	23	8.37	9.65	18	9.41	10.39	25
Holding company equity capital / Total assets	10.29	9.68	57	9.96	10.42	43	10.09	10.31	47	9.96	10.51	39	10.81	11.37	42
Total equity capital (including minority interest) / Total assets	10.29	9.81	54	9.96	10.47	42	10.09	10.36	45	9.96	10.57	37	10.81	11.43	40
Common equity tier 1 capital / Total risk-weighted assets	10.62	11.79	34	10.70	12.63	20	10.67	12.48	22	9.73	12.44	8	10.46	12.50	16
Net loans and leases / Equity capital (X)	6.93	6.64	56	7.15	6.34	68	7.16	6.35	69	7.79	6.79	73	7.03	6.55	65
Cash dividends / Net income	37.71	31.93	59	27.72	21.14	60	28.53	22.04	58	44.26	29.42	70	35.26	25.65	61
Cash dividends / Net income (Subchapter S adjusted)		71.62			21.03			53.82			39.66			93.20	
<b>Growth Rates</b>															
Assets	28.67	6.04	90	8.65	8.74	49	6.95	9.64	37	14.20	16.11	46	15.56	8.66	80
Equity capital	32.95	-3.83	93	8.04	7.68	55	8.28	7.16	61	5.31	8.42	31	16.28	12.19	75
Net loans and leases	28.80	14.48	84	0.71	-1.31	62	-0.53	2.51	38	16.70	9.99	75	15.37	8.63	80
Noncore funding	61.40	36.20	74	-38.89	-26.53	29	-37.90	-20.94	23	-20.92	-12.78	38	17.84	4.16	72
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	40	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	13.67	11.91	67	19.15	5.63	89	17.87	6.32	85	11.39	5.67	70	11.99	3.86	78
Equity investment in subsidiaries / Equity capital	112.75	104.01	83	116.13	105.02	86	115.42	105.13	85	110.46	104.49	72	110.59	104.21	75
Cash from ops + noncash items + op expense / Op expense + dividends	114.62	118.32	50	153.59	133.48	73	153.14	167.98	64	94.49	138.81	21	118.71	152.31	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	224,943	174,688	230,963	223,022	228,051	28.77	80.32
Income from lease financing receivables.....	4,763	4,576	6,074	6,015	5,485	4.09	75.82
Fully taxable income on loans and leases.....	229,505	179,105	236,825	228,727	233,066	28.14	80.61
Tax-exempt income on loans and leases.....	201	159	212	310	470	26.42	-47.52
Estimated tax benefit on income on loans and leases.....	51	39	52	69	95	31.06	-69.12
Income on loans and leases (tax equivalent).....	229,757	179,303	237,089	229,106	233,631	28.14	80.03
Investment interest income (tax equivalent).....	29,445	14,166	20,034	18,936	20,526	107.86	130.84
Interest on balances due from depository institutions.....	846	250	440	348	1,694	238.40	36.89
Interest income on other earning assets.....	440	355	455	890	1,037	23.94	-23.88
Total interest income (tax equivalent).....	260,488	194,074	258,018	249,280	256,888	34.22	84.00
Interest on time deposits of \$250K or more.....	801	721	866	3,125	4,365	11.10	-37.86
Interest on time deposits < \$250K.....	3,156	3,934	4,775	11,213	13,391	-19.78	15.99
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	18,529	8,694	11,152	17,721	31,492	113.12	145.38
Interest on other borrowings and trading liabilities.....	2,499	998	1,284	4,288	6,398	150.40	-26.17
Interest on subordinated debt and mandatory convertible securities.....	3,404	3,434	4,406	4,808	4,807	-0.87	15.86
Total interest expense.....	28,389	17,781	22,483	41,155	60,453	59.66	58.74
Net interest income (tax equivalent).....	232,099	176,293	235,535	208,125	196,435	31.66	87.65
Non-interest income.....	22,389	16,679	22,637	26,449	26,300	34.23	30.66
Adjusted operating income (tax equivalent).....	254,488	192,972	258,172	234,574	222,735	31.88	80.72
Overhead expense.....	142,838	105,207	140,757	134,071	126,756	35.77	81.53
Provision for credit losses.....	11,274	-11,304	-10,896	25,949	2,130		131.40
Securities gains (losses).....	0	9	9	1,064	0	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	99,063	98,887	128,035	75,215	94,345	0.18	65.69
Applicable income taxes.....	24,147	25,529	32,294	17,259	23,272	-5.41	23.48
Tax equivalent adjustments.....	1,124	487	700	438	401	130.80	35.91
Applicable income taxes (tax equivalent).....	25,271	26,016	32,994	17,697	23,673	-2.86	23.98
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	73,792	72,871	95,041	57,518	70,672	1.26	87.27
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	73,792	72,871	95,041	57,518	70,672	1.26	87.27
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	73,792	72,871	95,041	57,518	70,672	1.26	87.27
Investment securities income (tax equivalent).....	29,445	14,166	20,034	18,936	20,526	107.86	130.84
US Treasury and agency securities (excluding mortgage-backed securities).....	4,077	1,236	1,849	1,990	3,452	229.85	81.93
Mortgage-backed securities.....	12,883	6,498	9,120	12,040	14,085	98.26	70.12
All other securities.....	12,485	6,432	9,065	4,906	2,989	94.10	324.39
Cash dividends declared.....	27,829	20,197	27,119	25,457	24,919	37.79	97.68
Common.....	27,829	20,197	27,119	25,457	24,919	37.79	97.68
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

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## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.38	3.12	72	3.30	3.14	65	3.24	3.12	59	3.46	3.53	40	4.06	4.19	39
Less: Interest expense .....	0.37	0.33	68	0.30	0.29	55	0.28	0.26	58	0.57	0.54	56	0.96	0.95	51
Equals: Net interest income (tax equivalent) .....	3.01	2.79	67	3	2.83	56	2.96	2.85	56	2.89	2.96	36	3.11	3.21	35
Plus: Non-interest income .....	0.29	0.94	8	0.28	0.91	12	0.28	0.94	8	0.37	0.98	16	0.42	0.90	20
Equals: adjusted operating income (tax equivalent) .....	3.30	3.77	23	3.28	3.70	26	3.24	3.89	24	3.26	3.96	26	3.52	4.16	27
Less: Overhead expense .....	1.85	2.18	26	1.79	2.32	17	1.77	2.37	13	1.86	2.48	18	2	2.59	20
Less: Provision for credit losses .....	0.15	0.10	72	-0.19	-0.02	8	-0.14	-0.01	15	0.36	0.38	54	0.03	0.12	23
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	45	0	0.01	51	0	0.01	48	0.01	0.02	60	0	0.01	29
Plus: other tax equivalent adjustments .....	0	0	48	0	0	42	0	0	42	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent) .....	1.29	1.46	33	1.68	1.64	43	1.61	1.64	41	1.05	1.22	39	1.49	1.53	44
Less: Applicable income taxes (tax equivalent) .....	0.33	0.34	50	0.44	0.35	71	0.41	0.35	70	0.25	0.27	47	0.37	0.35	55
Less: Minority interest .....	0	0	43	0	0	46	0	0	46	0	0	45	0	0	45
Equals: Net operating income .....	0.96	1.10	30	1.24	1.26	45	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
Plus: Net extraordinary items .....	0	0	51	0	0	48	0	0	49	0	0	50	0	0	50
Equals: Net income .....	0.96	1.10	30	1.24	1.27	44	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
Memo: Net income (last four quarters) .....	0.98	1.10	33	1.18	1.25	39	1.19	1.26	43	0.80	0.97	34	1.12	1.19	41
Net income—BHC and noncontrolling (minority) interest .....	0.96	1.11	29	1.24	1.27	44	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.61	92.93	58	94.26	94.04	51	94.34	93.81	56	93.55	93.47	49	93.59	93.22	52
Average interest-bearing funds / Average assets .....	63.41	60.58	69	67.75	65.52	59	67.26	65.01	62	70.07	68.25	58	71.61	70.66	57
Interest income (tax equivalent) / Average earning assets .....	3.61	3.36	66	3.50	3.34	61	3.43	3.34	59	3.70	3.78	36	4.34	4.49	36
Interest expense / Average earning assets .....	0.39	0.35	67	0.32	0.31	54	0.30	0.28	57	0.61	0.57	56	1.02	1.02	50
Net interest income (tax equivalent) / Average earning assets .....	3.22	3.01	60	3.18	3.02	56	3.13	3.05	51	3.09	3.17	34	3.32	3.45	33
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.22	4.24	55	3.96	4.06	38	3.95	4.16	35	4.07	4.28	31	4.71	4.98	33
Interest-bearing bank balances .....	0.52	0.79	16	0.11	0.14	13	0.15	0.15	60	0.14	0.32	6	0.87	2.26	4
Federal funds sold and reverse repos .....	0	1.05	8	0	0.14	20	0	0.17	17	0	0.43	13	0.96	2.02	15
Trading assets .....		0.57			0.32			0.32			0.80			0.49	
Total earning assets .....	3.60	3.33	69	3.49	3.41	62	3.42	3.40	55	3.70	3.80	36	4.33	4.47	40
Investment securities (tax equivalent) .....	1.86	1.96	45	1.78	1.84	53	1.74	1.75	54	2.16	2.32	36	2.40	2.74	20
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.33	1.38	47	1.36	1.27	58	1.26	1.22	57	1.46	1.87	34	2	2.54	20
Mortgage-backed securities .....	1.73	1.87	37	1.40	1.48	41	1.34	1.44	39	2.19	2.05	65	2.40	2.54	30
All other securities .....	2.25	2.89	26	2.29	2.67	39	2.20	2.49	38	2.24	3.24	20	3.42	3.80	34
Interest-bearing deposits .....	0.47	0.35	72	0.35	0.30	66	0.33	0.27	68	0.69	0.62	62	1.21	1.13	59
Time deposits of \$250K or more .....	0.65	0.61	60	0.61	0.84	31	0.57	0.79	31	1.50	1.60	39	2.15	2.13	48
Time deposits < \$250K .....	0.61	0.58	59	0.69	0.81	39	0.65	0.75	40	1.31	1.49	27	1.94	1.91	45
Other domestic deposits .....	0.48	0.31	77	0.28	0.18	82	0.27	0.17	85	0.51	0.36	80	1.02	0.86	64
Foreign deposits .....		0.52			0.48			0.42			1.24			2.53	
Federal funds purchased and repos .....	0.75	0.88	55	0.09	0.11	47	0.08	0.11	48	0.60	0.37	78	1.54	1.23	65
Other borrowed funds and trading liabilities .....	0.77	1.55	17	0.77	0.56	66	0.77	0.53	66	2.04	0.55	87	2.18	1.03	69
All interest-bearing funds .....	0.58	0.54	64	0.45	0.45	55	0.42	0.41	58	0.82	0.79	54	1.34	1.34	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	22,389	16,679	22,637	26,449	26,300
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	3,151	2,674	3,643	3,718	5,486
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,562	1,210	1,837	1,630	1,651
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	24	-79	-83	-51	11
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,178	1,506	1,983	3,322	1,153
Other non-interest income	15,474	11,368	15,257	17,830	17,999
Total overhead expenses	142,838	105,207	140,757	134,071	126,756
Personnel expense	81,253	62,403	82,589	80,399	77,287
Net occupancy expense	23,225	18,602	24,773	21,871	19,710
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,770	658	868	1,025	1,182
Other operating expenses	36,590	23,544	32,527	30,776	28,577
Fee income on mutual funds and annuities	1,562	1,210	1,837	1,630	1,651
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	901	709	736	695	692
Average personnel expense per employee	90.18	88.02	112.21	115.68	111.69
Average assets per employee	11,401.45	11,064.58	10,822.95	10,355.92	9,137.42

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	6.98	2.43	87	7.25	0.54	95	8.12	0.54	97	6.16	0.51	93	6.28	0.66	92
Overhead expenses / Net Interest Income + non-interest income	56.38	58.02	39	54.66	60.04	28	54.67	60.88	23	57.26	61.22	29	57.01	61.79	27
<b>Percent of Average Assets</b>															
Total overhead expense	1.85	2.18	26	1.79	2.32	17	1.77	2.37	13	1.86	2.48	18	2	2.59	20
Personnel expense	1.05	1.20	32	1.06	1.36	22	1.04	1.37	16	1.12	1.42	20	1.22	1.50	25
Net occupancy expense	0.30	0.22	83	0.32	0.28	69	0.31	0.28	67	0.30	0.30	55	0.31	0.32	51
Other operating expenses	0.50	0.73	12	0.41	0.67	9	0.42	0.70	9	0.44	0.73	11	0.47	0.76	15
Overhead less non-interest income	1.56	1.22	78	1.50	1.36	65	1.48	1.39	59	1.50	1.44	53	1.59	1.65	44
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	56.13	57.55	39	54.52	58.21	35	54.52	60	25	57.16	58.93	36	56.91	59.91	36
Personnel expense	31.93	31.86	44	32.34	33.95	41	31.99	34.64	33	34.27	33.88	49	34.70	34.17	54
Net occupancy expense	9.13	5.98	89	9.64	7.17	86	9.60	7.36	85	9.32	7.04	85	8.85	7.50	70
Other operating expenses	15.07	19.14	19	12.54	16.78	10	12.94	17.56	14	13.56	17.57	14	13.36	17.93	13
Total non-interest income	8.80	24.10	10	8.64	21.80	13	8.77	24.76	11	11.28	23.45	16	11.81	19.83	27
Fiduciary activities income	0	2.13	13	0	1.99	24	0	2.32	21	0	1.45	22	0	1.61	22
Service charges on domestic deposit accounts	1.24	3.30	18	1.39	2.86	25	1.41	3.11	22	1.59	2.67	32	2.46	3.21	35
Trading revenue	0	0.57	34	0	0.04	38	0	0.07	39	0	0.10	39	0	0.07	41
Investment banking fees and commissions	0.61	2.15	34	0.63	1.03	50	0.71	0.92	53	0.69	1.03	49	0.74	0.91	60
Insurance activities revenue	0	0.36	12	0	0.58	22	0	0.64	21	0	0.41	22	0	0.37	22
Venture capital revenue	0	0.01	44	0	0	47	0	0	48	0	0	48	0	0	50
Net servicing fees	0.01	1.23	24	-0.04	0.38	10	-0.03	0.47	6	-0.02	0	29	0	0.22	33
Net securitization income	0	0	46	0	0	49	0	0	47	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	0.86	1.19	51	0.78	3.73	31	0.77	4.52	29	1.42	5.55	31	0.52	2.27	38
Other non-interest income	6.08	8.80	39	5.89	6.99	45	5.91	8.76	40	7.60	7.76	57	8.08	7.41	63
Overhead less non-interest income	47.33	32.79	92	45.88	35.42	80	45.75	34.71	83	45.88	34.63	80	45.10	39.47	67
Applicable income taxes / Pretax net operating income (tax equivalent)	24.38	21.50	78	25.82	21.51	78	25.22	21.61	70	22.95	20.30	63	24.67	21.51	79
Applicable income tax + TE / Pretax net operating income + TE	25.51	23.57	76	26.31	21.36	75	25.77	21.64	69	23.53	22.51	55	25.09	23.31	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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**Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	6,812,773	5,282,606	5,386,954	5,179,827	4,584,698	28.97	86.03
Commercial and industrial loans	502,983	464,385	453,565	709,463	415,647	8.31	52.00
Loans to individuals	5,431	6,256	5,725	7,538	9,893	-13.19	-64.58
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	248,529	128,406	131,847	125,739	129,328	93.55	199.61
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,569,716	5,881,653	5,978,091	6,022,567	5,139,566	28.70	85.02
Less: Allowance for loan and lease losses	68,879	57,953	58,047	71,124	40,003	18.85	103.03
Net loans and leases	7,500,837	5,823,700	5,920,044	5,951,443	5,099,563	28.80	84.86
Debt securities that reprice or mature in over 1 year	1,694,319	1,057,943	1,379,032	806,523	748,797	60.15	142.94
Mutual funds and equity securities	17,180	16,422	17,368	14,694	16,473	4.62	-3.55
Subtotal	9,212,336	6,898,065	7,316,444	6,772,660	5,864,833	33.55	93.02
Interest-bearing bank balances	169,807	592,079	184,228	212,106	226,831	-71.32	3.45
Federal funds sold and reverse repos	149	148	148	148	0	0.68	
Debt securities that reprice or mature within 1 year	314,793	165,183	216,061	139,989	131,078	90.57	369.38
Trading assets	0	0	0	0	0		
Total earning assets	9,697,085	7,655,475	7,716,881	7,124,903	6,222,742	26.67	93.79
Non-interest-bearing cash and due from depository institutions	75,807	70,408	44,156	57,835	55,540	7.67	95.49
Premises, fixed assets, and leases	80,524	60,972	61,138	65,267	65,890	32.07	62.02
Other real estate owned	0	0	0	0	563		-100.00
Investment in unconsolidated subsidiaries	0	1,238	1,238	1,238	1,238	-100.00	-100.00
Intangible and other assets	663,712	385,665	375,300	416,187	366,155	72.10	116.71
Total assets	10,516,976	8,173,575	8,198,532	7,665,430	6,712,128	28.67	94.72
Quarterly average assets	10,423,782	8,060,301	8,328,418	7,611,145	6,465,373	29.32	96.73
Average loans and leases (YTD)	7,256,172	6,037,954	6,004,004	5,623,990	4,960,555	20.18	81.75
<b>Memoranda</b>							
Loans held-for-sale	890	851	1,943	1,335	1,743	4.58	-59.93
Loans not held-for-sale	7,568,826	5,880,802	5,976,148	6,021,232	5,137,823	28.70	85.09
Real estate loans secured by 1-4 family	1,230,459	857,094	887,816	873,189	887,033	43.56	49.86
Commercial real estate loans	5,570,449	4,421,058	4,487,633	4,301,760	3,692,440	26.00	96.39
Construction and land development	381,109	332,868	302,228	267,192	334,030	14.49	55.68
Multifamily	1,186,019	907,903	972,233	815,076	578,209	30.63	180.78
Nonfarm nonresidential	4,003,321	3,180,287	3,213,172	3,219,492	2,780,201	25.88	84.55
Real estate loans secured by farmland	11,865	4,454	11,505	4,878	5,225	166.39	150.69
Total investment securities	2,026,292	1,239,548	1,612,461	961,206	896,348	63.47	159.01
U.S. Treasury securities	161,796	22,178	104,861	9,392	12,580	629.53	2740.02
US agency securities (excluding mortgage-backed securities)	212,348	99,612	117,198	81,175	154,402	113.18	25.22
Municipal securities	561,424	316,848	416,587	244,340	72,182	77.19	442.93
Mortgage-backed securities	898,976	688,096	850,404	535,243	629,043	30.65	87.79
Asset-backed securities	57,543	54,007	52,584	40,691	0	6.55	
Other debt securities	117,025	42,385	53,459	35,671	11,668	176.10	1547.08
Mutual funds and equity securities	17,180	16,422	17,368	14,694	16,473	4.62	-3.55
Available-for-sale securities	1,074,013	529,381	769,956	855,746	755,900	102.88	65.92
U.S. Treasury securities	161,796	22,178	104,861	9,392	12,580	629.53	2740.02
US agency securities (excluding mortgage-backed securities)	196,052	80,792	98,526	55,610	123,067	142.66	44.01
Municipal securities	21,519	0	0	233,710	60,021		-58.94
Mortgage-backed securities	523,078	333,019	463,526	480,672	551,064	57.07	21.61
Asset-backed securities	57,543	54,007	52,584	40,691	0	6.55	
Other debt securities	114,025	39,385	50,459	35,671	9,168	189.51	2136.22
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-181,383	-6,834	-9,744	3,101	929		
Available-for-sale securities appreciation (depreciation)	-109,574	5,510	1,267	16,474	3,640		
Structured notes, fair value	0	0	0	1,057	0		
Pledged securities	1,213,949	675,529	1,036,070	578,003	581,056	79.70	139.66

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	0	0	0	0	0		
NOW, ATS and transaction accounts	749,705	333,853	560,526	534,674	243,474	124.56	435.99
Time deposits less brokered deposits < \$250K	749,108	528,011	509,108	588,393	588,321	41.87	74.52
MMDA and other savings accounts	6,895,290	5,793,256	5,646,544	4,843,986	4,180,394	19.02	97.08
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,394,103	6,655,120	6,716,178	6,037,053	5,012,189	26.13	106.36
Time deposits of \$250K or more	226,970	137,602	135,835	183,200	218,659	64.95	33.40
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	357,787	111,907	106,453	69,560	128,658	219.72	132.39
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	100,000	255,882		-100.00
Other borrowings w/remaining maturity over 1 year	25,000	25,000	25,000	25,000	109,934	0.00	-78.30
Brokered deposits < \$250K	58,103	139,286	114,286	236,663	63,823	-58.29	-51.84
Noncore funding	667,860	413,795	381,574	614,423	776,956	61.40	7.50
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	194,148	187,107	179,043	118,257	118,220	3.76	85.13
Other liabilities	178,459	103,425	94,723	131,913	79,500	72.55	494.21
Total liabilities	9,434,570	7,359,447	7,371,518	6,901,646	5,986,865	28.20	95.58
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	854,336	564,974	565,862	562,421	560,263	51.22	66.74
Common surplus	0	0	0	0	0		
Retained earnings	305,303	244,092	259,340	191,418	162,752	25.08	377.66
Accumulated other comprehensive income	-75,781	6,514	3,264	11,397	2,248		
Other equity capital components	-1,452	-1,452	-1,452	-1,452	0		
Total holding company equity capital	1,082,406	814,128	827,014	763,784	725,263	32.95	87.57
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,082,406	814,128	827,014	763,784	725,263	32.95	87.57
Total liabilities and capital	10,516,976	8,173,575	8,198,532	7,665,430	6,712,128	28.67	94.72
<b>Memoranda</b>							
Non-interest-bearing deposits	2,299,624	1,740,022	1,747,474	1,525,072	1,137,673	32.16	138.23
Interest-bearing deposits	6,379,552	5,191,986	5,218,825	4,931,844	4,156,998	22.87	88.00
Total deposits	8,679,176	6,932,008	6,966,299	6,456,916	5,294,671	25.20	99.13
Long-term debt that reprices within 1 year	0	0	0	0	55,881		-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	827,014	763,784	763,784	725,263	623,739		
Accounting restatements	0	0	0	-3,395	125		
Net income	73,792	72,871	95,041	57,518	70,672		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,732	2,553	3,441	2,158	2,143		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	1,452	0		
Changes incident to business combinations	285,742	0	0	0	43,417		
Less: Dividends declared	27,829	20,197	27,119	25,457	24,919		
Change in other comprehensive income	-79,045	-4,883	-8,133	9,149	10,086		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,082,406	814,128	827,014	763,784	725,263		

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### Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	64.78	39.88	88	64.63	47.52	85	65.71	47.29	88	67.57	48.33	89	68.30	52.67	85
Commercial and industrial loans	4.78	11.23	15	5.68	10.18	22	5.53	10.08	22	9.26	13.47	34	6.19	11.45	27
Loans to individuals	0.05	3.58	10	0.08	2.02	13	0.07	2.29	9	0.10	2.29	14	0.15	2.71	16
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0	46	0	0	46	0	0	45	0	0	44
Agricultural loans	0	0.19	12	0	0.39	17	0	0.46	16	0	0.43	17	0	0.53	17
Other loans and leases	2.36	4.52	36	1.57	1.22	71	1.61	1.08	74	1.64	1.39	70	1.93	1.08	74
Net loans and leases	71.32	63.09	70	71.25	64.42	71	72.21	64.16	75	77.64	69.27	81	75.98	72.36	65
Debt securities over 1 year	16.11	18.76	41	12.94	17.11	38	16.82	17.60	49	10.52	13.53	38	11.16	13.66	36
Mutual funds and equity securities	0.16	0.05	87	0.20	0.07	86	0.21	0.07	88	0.19	0.05	87	0.25	0.06	89
Subtotal	87.59	83.05	69	84.39	82.22	56	89.24	82.59	81	88.35	83.47	79	87.38	86.76	47
Interest-bearing bank balances	1.61	3.61	31	7.24	8.14	53	2.25	7.80	24	2.77	6.78	27	3.38	2.97	63
Federal funds sold and reverse repos	0	0.52	59	0	0.03	80	0	0.05	78	0	0.02	79	0	0.03	36
Debt securities 1 year or less	2.99	1.71	76	2.02	1.81	66	2.64	1.75	74	1.83	2.03	63	1.95	2.10	61
Trading assets	0	0.59	20	0	0.03	37	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets	92.20	90.76	69	93.66	93.33	54	94.13	93.39	63	92.95	92.98	46	92.71	92.39	57
Non-interest cash and due from depository institutions	0.72	0.98	30	0.86	1.01	43	0.54	0.87	24	0.75	1.07	33	0.83	1.14	31
Other real estate owned	0	0.01	12	0	0.02	17	0	0.02	19	0	0.03	13	0.01	0.04	38
All other assets	7.08	8.19	34	5.48	5.58	51	5.34	5.67	47	6.30	5.87	58	6.46	6.41	51
<b>Memoranda</b>															
Short-term investments	4.61	6.75	48	9.27	10.77	45	4.88	10.52	26	4.60	9.38	24	5.33	5.36	55
U.S. Treasury securities	1.54	1.98	57	0.27	0.42	67	1.28	0.69	79	0.12	0.19	77	0.19	0.29	73
US agency securities (excluding mortgage-backed securities)	2.02	0.81	82	1.22	1.83	53	1.43	1.83	58	1.06	1.28	60	2.30	1.25	76
Municipal securities	5.34	1.69	87	3.88	3.40	62	5.08	3.67	69	3.19	2.96	64	1.08	2.58	38
Mortgage-backed securities	8.55	12.93	30	8.42	10.18	44	10.37	10.07	58	6.98	8.52	45	9.37	9.38	53
Asset-backed securities	0.55	0.85	59	0.66	0.44	78	0.64	0.43	79	0.53	0.35	81	0	0.30	34
Other debt securities	1.11	0.51	78	0.52	0.66	58	0.65	0.67	64	0.47	0.60	58	0.17	0.53	51
Loans held-for-sale	0.01	0.30	27	0.01	0.36	22	0.02	0.28	28	0.02	0.58	17	0.03	0.39	24
Loans held for investment	71.97	63.03	72	71.95	64.50	75	72.89	64.47	76	78.55	69.07	85	76.55	72.01	69
Real estate loans secured by 1-4 family	11.70	12.79	46	10.49	13.64	42	10.83	13.45	44	11.39	14.47	44	13.22	16.02	47
Revolving	2.06	1.52	66	2.50	1.60	70	2.41	1.60	72	3.07	1.79	75	3.92	2.24	76
Closed-end, secured by first liens	9.14	10.86	43	7.57	11.57	35	8	11.44	40	7.89	12.11	37	8.76	13.07	33
Closed-end, secured by junior liens	0.50	0.19	84	0.41	0.21	83	0.42	0.22	83	0.43	0.27	75	0.54	0.37	71
Commercial real estate loans	52.97	24.89	95	54.09	30.84	94	54.74	30.90	94	56.12	30.65	93	55.01	33.26	91
Construction and land development	3.62	3.92	50	4.07	4.26	53	3.69	4.37	46	3.49	4.32	39	4.98	5	53
Multifamily	11.28	3.87	87	11.11	5.13	86	11.86	4.79	88	10.63	5.03	86	8.61	4.76	83
Nonfarm nonresidential	38.07	15.73	96	38.91	20.07	97	39.19	20.52	98	42	19.97	97	41.42	21.85	97
Real estate loans secured by farmland	0.11	0.34	56	0.05	0.78	39	0.14	0.95	45	0.06	0.85	41	0.08	0.95	39

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### Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	90	62.29	93	89.81	73.45	88	90.11	73.64	88	86.01	69.38	84	89.20	72.74	85
Real estate loans secured by 1-4 family	16.26	20.65	35	14.57	21.25	37	14.85	20.95	35	14.50	20.91	36	17.26	22.29	40
Revolving	2.86	2.39	59	3.48	2.53	68	3.31	2.54	66	3.90	2.61	73	5.11	3.13	76
Closed-end	13.40	18.01	33	11.09	18.37	29	11.54	18.13	31	10.60	17.94	29	12.15	18.71	29
Commercial real estate loans	73.59	38.12	94	75.17	47.97	94	75.07	48.47	95	71.43	44.23	94	71.84	46.16	93
Construction and land development	5.03	6.10	46	5.66	6.67	46	5.06	6.90	36	4.44	6.26	33	6.50	6.97	51
1-4 family	1.41	1.40	59	0.84	1.28	44	1	1.50	45	0.83	1.14	49	1.73	1.47	64
Other	3.62	4.62	42	4.82	5.16	53	4.05	5.34	37	3.60	4.94	34	4.77	5.34	50
Multifamily	15.67	5.86	89	15.44	7.68	84	16.26	7.23	86	13.53	7.01	85	11.25	6.42	82
Nonfarm nonresidential	52.89	24.30	97	54.07	31.36	95	53.75	32.22	95	53.46	29.04	97	54.09	30.59	97
Owner-occupied	14.92	8.11	83	14.95	10.77	77	15	11.23	75	14.04	10	79	14.67	10.68	80
Other	37.97	15.95	97	39.12	20.22	93	38.75	20.58	94	39.42	18.53	95	39.43	19.36	95
Real estate loans secured by farmland	0.16	0.55	53	0.08	1.31	38	0.19	1.57	45	0.08	1.30	39	0.10	1.38	38
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0	46	0	0	46	0	0	45	0	0	44
Commercial and industrial loans	6.64	18.37	11	7.90	16.20	16	7.59	15.94	16	11.78	19.85	25	8.09	16.16	19
Loans to individuals	0.07	6.24	9	0.11	3.41	13	0.10	3.85	9	0.13	3.53	14	0.19	4	15
Credit card loans	0	0.53	22	0	0.03	33	0	0.03	33	0	0.03	33	0	0.04	32
Agricultural loans	0	0.31	12	0	0.67	17	0	0.79	16	0	0.69	17	0	0.78	17
Other loans and leases	3.28	8.16	30	2.18	1.94	71	2.21	1.70	71	2.09	2.07	67	2.52	1.48	74
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	686.66	411.16	90	716.49	467.89	96	714.75	473.67	95	745.55	473.75	97	723.66	493.53	91
Real estate loans secured by 1-4 family	124.02	133.66	49	116.25	136.29	46	117.80	134.51	46	125.68	142.34	48	140.01	151.03	50
Revolving	21.82	15.46	67	27.77	15.98	79	26.23	16.12	78	33.83	17.81	81	41.48	21.25	82
Closed-end	102.20	116.59	49	88.48	117.86	37	91.56	116.85	42	91.85	122.21	39	98.53	127.10	40
Commercial real estate loans	561.44	254.65	95	599.64	304.41	98	595.43	311.38	98	619.16	302.08	97	582.82	311.74	95
Construction and land development	38.41	39.81	52	45.15	41.88	59	40.10	44.02	51	38.46	42.85	49	52.72	46.63	61
1-4 family	10.76	9.02	63	6.67	8	52	7.94	9.60	54	7.22	7.52	56	14.02	9.52	72
Other	27.65	30.27	46	38.47	32.54	62	32.16	34.06	52	31.24	33.94	51	38.70	35.90	57
Multifamily	119.54	40.47	87	123.14	48.90	88	129	46.60	90	117.32	48.67	88	91.27	44.76	86
Nonfarm nonresidential	403.49	161.09	97	431.35	199.19	97	426.33	207.28	98	463.39	198.42	99	438.83	206.64	98
Owner-occupied	113.81	53.43	88	119.30	67.95	88	118.99	71.93	86	121.67	67.98	87	118.99	71.54	87
Other	289.68	105.96	96	312.05	127.45	97	307.34	131.36	97	341.72	125.78	97	319.85	130.65	97
Real estate loans secured by farmland	1.20	3.36	56	0.60	7.84	42	1.53	9.66	46	0.70	8.35	42	0.82	8.66	40
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.01	46	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans	50.70	115.08	15	62.99	100.85	28	60.18	100.58	27	102.11	133.93	39	65.61	106.70	33
Loans to individuals	0.55	35.47	9	0.85	20.04	13	0.76	23.11	9	1.08	22.15	14	1.56	24.83	17
Credit card loans	0	2.79	22	0	0.18	33	0	0.19	33	0	0.20	33	0	0.24	32
Agricultural loans	0	1.73	12	0	3.75	17	0	4.60	16	0	4.17	17	0	4.86	17
Other loans and leases	25.05	50.11	37	17.42	12.09	74	17.49	10.71	77	18.10	13.62	73	20.41	10.25	77
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	58.86	30.74	95	60.38	36.98	91	60.24	36.98	91	57.50	34	91	57.18	35.38	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	449.09	205.31	93	481.68	233.94	96	477.80	236.77	96	498.44	232.08	96	463.84	239.13	94
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	562.90	262.15	95	600.97	306.69	98	596.79	313.58	98	620.11	304.52	97	582.82	315.15	94

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# Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	4.61	6.75	48	9.27	10.77	45	4.88	10.52	26	4.60	9.38	24	5.33	5.36	55
Liquid assets	14.38	23.63	27	17.93	23.32	29	15.78	23.21	21	11.67	19.32	22	16.04	16.28	53
Investment securities	19.27	20.98	48	15.17	19.86	37	19.67	20.27	53	12.54	16.07	39	13.35	16.41	39
Net loans and leases	71.32	63.09	70	71.25	64.42	71	72.21	64.16	75	77.64	69.27	81	75.98	72.36	65
Net loans, leases and standby letters of credit	71.52	63.92	70	71.50	64.81	70	72.45	64.54	75	77.83	69.67	80	76.23	72.78	63
Core deposits	79.81	74.28	63	81.42	79.46	57	81.92	80.58	52	78.76	76.49	59	74.67	71.61	64
Noncore funding	6.35	12.30	33	5.06	7.51	37	4.65	6.64	41	8.02	10.29	41	11.58	14.61	38
Time deposits of \$250K or more	2.16	1.67	74	1.68	2.84	28	1.66	2.59	30	2.39	3.37	39	3.26	4.33	43
Foreign deposits	0	0.33	39	0	0	48	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos	3.40	1.24	85	1.37	0.58	80	1.30	0.55	79	0.91	0.62	71	1.92	0.77	80
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	3.40	0.58	93	1.37	0.56	82	1.30	0.50	80	0.91	0.59	72	1.92	0.75	82
Commercial paper	0	0.02	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.47	18	0	0.41	20	1.30	1.06	70	3.81	2.75	69
Earning assets that reprice within 1 year	28.09	35.71	32	31.78	31.04	58	27.76	30.91	43	29.44	31.93	49	28.43	33.16	39
Interest-bearing liabilities that reprice within 1 year	7.71	6.79	72	8.23	13.03	51	7.97	13.48	50	11.42	14.04	56	10.65	18.54	34
Long-term debt that reprices within 1 year	0	0.38	32	0	0.02	42	0	0.02	43	0	0.10	38	0.83	0.15	87
Net assets that reprice within 1 year	20.39	27.35	33	23.55	17.26	62	19.79	16.92	54	18.02	17.03	47	16.94	13.71	54
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	1.99	5.89	36	-4.98	-4.45	43	-0.26	-5.41	64	3.87	0.77	58	7.14	10.70	36
Net short-term noncore funding dependence	1.31	0.87	51	-6.35	-7.33	51	-1.19	-7.77	67	1.68	-3.25	62	4.90	5.88	42
Short-term investment / Short-term noncore funding	80.09	112.63	48	237.03	363.30	52	127.69	419.20	32	75.53	230.45	38	55.48	78.10	59
Liquid assets - short-term noncore funding / Nonliquid assets	10.07	24.05	33	17.08	25.11	34	14.19	25.37	29	6.33	16.27	29	7.65	6.90	57
Net loans and leases / Total deposits	86.42	79.04	64	84.01	76.73	66	84.98	75.87	71	92.17	84.20	72	96.32	90.96	65
Net loans and leases / Core deposits	89.36	86.19	60	87.51	81.53	64	88.15	80.18	69	98.58	91.10	68	101.74	102.55	51
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-19.65	-10.05	19	-1.01	0.20	8	-1.40	-0.07	11	0.50	0.88	59	0.16	0.36	52
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.87	-19.27	69	0.81	1.32	45	0.18	0.24	53	2.64	3.63	41	0.61	1.28	33
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			-0.01			-0.05		0	0.03	34		-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	46.15	26.09	75	55.97	6.93	92	51.17	9.13	90	9.44	5.36	77	13.83	7.25	77
Available-for-sale securities	53	71.92	23	42.71	91.99	8	47.75	89.63	9	89.03	93.39	24	84.33	91.33	21
U.S. Treasury securities	7.98	9.62	60	1.79	2.21	69	6.50	3.49	78	0.98	1.22	74	1.40	2.07	73
US agency securities (excluding mortgage-backed securities)	10.48	4.10	81	8.04	9.49	56	7.27	9.21	54	8.45	8.39	62	17.23	8.16	77
Municipal securities	27.71	8.02	89	25.56	17.33	69	25.84	17.78	71	25.42	18.61	64	8.05	15.40	36
Mortgage-backed securities	44.37	62.34	21	55.51	55.09	51	52.74	52.46	52	55.68	54.48	50	70.18	57.07	69
Asset-backed securities	2.84	4.33	58	4.36	2.25	78	3.26	2.22	76	4.23	1.97	82	0	1.70	34
Other debt securities	5.78	3.02	78	3.42	3.85	62	3.32	3.93	60	3.71	4.34	62	1.30	3.73	52
Mutual funds and equity securities	0.85	0.27	86	1.32	0.46	82	1.08	0.41	84	1.53	0.44	82	1.84	0.49	86
Debt securities 1 year or less	15.54	9.28	75	13.33	10.75	69	13.40	10.21	70	14.56	13.69	64	14.62	13.55	62
Debt securities 1 to 5 years	23.74	20.14	63	19.47	17.50	62	16.62	17.78	53	33.73	20.49	76	49.49	23.43	83
Debt securities over 5 years	59.88	68.28	32	65.88	68.16	38	68.91	68.22	39	50.18	61.87	29	34.05	58.63	16
Pledged securities	59.91	31.26	87	54.50	37.24	72	64.25	36.33	83	60.13	44.55	68	64.82	43.76	73
Structured notes, fair value	0	0.20	39	0	0.24	35	0	0.31	34	0.11	0.03	89	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-36	-40.81	60	69.92	47.70	65	13.68	30.57	46	-1.58	136.94	15	42.81	32.84	68
Investment securities	63.47	11.76	89	38.45	37.22	53	67.75	36.78	82	7.24	16.36	38	10.91	4.80	69
Core deposits	26.13	4.57	89	14.30	15.71	47	11.25	15.13	30	20.45	23.17	46	14.48	9.96	74
Noncore funding	61.40	36.20	74	-38.89	-26.53	29	-37.90	-20.94	23	-20.92	-12.78	38	17.84	4.16	72

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### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,141,138	1,107,279	1,086,522
Commit: Secured commercial real estate loans	608,212	367,000	384,712	346,587	412,953
Commit: Unsecured real estate loans	12,540	15,640	15,201	15,895	328
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	20,626	20,156	19,486	14,772	17,203
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,927,988	1,964,689	1,869,258	1,990,287	1,148,409
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							13.92	16.95	32	14.45	16.09	39	16.19	16.97	47
Standby letters of credit	0.20	0.66	24	0.25	0.31	48	0.24	0.31	45	0.19	0.31	38	0.26	0.36	42
Commercial and similar letters of credit	0	0.02	21	0	0.01	36	0	0.01	36	0	0.01	37	0	0.01	36
Securities lent	0	0.08	42	0	0	49	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0	45	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0	47	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0	47	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0	48	0	0	46	0	0	46	0	0	47
Derivative contracts	18.33	44.74	52	24.04	3.73	91	22.80	3.32	90	25.96	3.72	91	17.11	2.95	87
Interest rate contracts	18.33	32.78	54	24.04	3.66	91	22.80	3.25	90	25.96	3.62	92	17.11	2.87	87
Interest rate futures and forward contracts	0	3.53	14	0	0.12	38	0	0.07	40	0	0.20	38	0	0.08	39
Written options contracts (interest rate)	0	1.49	10	0	0.15	37	0	0.10	38	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate)	0	1.57	23	0	0.01	45	0	0.01	46	0	0.03	44	0	0.02	45
Interest rate swaps	18.33	23.04	60	24.04	2.95	94	22.80	2.61	94	25.96	2.58	95	17.11	2.19	93
Foreign exchange contracts	0	6.65	26	0	0	47	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	0	47	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0	49	0	0	49	0	0	49	0	0	48
Commodity and other swaps	0	0.31	37	0	0	50	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							19.01	27.65	17	19.69	24.20	33	21.90	24.81	36

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## Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	1,927,988	1,964,689	1,869,258	1,990,287	1,148,409
Interest rate contracts	1,927,988	1,964,689	1,869,258	1,990,287	1,148,409
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,927,988	1,964,689	1,869,258	1,990,287	1,148,409
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,927,988	1,964,689	1,869,258	1,990,287	1,148,409
Interest rate contracts	1,927,988	1,964,689	1,869,258	1,990,287	1,148,409
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	963,994	1,012,344	964,629	980,144	589,069
One year or less	0	0	0	0	0
Over 1 year to 5 years	169,398	162,034	163,861	75,133	40,967
Over 5 years	794,596	850,310	800,768	905,011	548,102
Gross negative fair value (absolute value)	105,098	50,014	43,799	80,877	26,852
Gross positive fair value	105,098	50,014	43,799	80,734	26,852
Held for trading	0	0	0	0	0
Non-traded	105,098	50,014	43,799	80,734	26,852
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	93.95	75	100	99.84	56	100	99.27	56	100	99.50	58	100	99.57	60
Foreign exchange contracts	0	3.10	25	0	0.16	44	0	0.15	44	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	0	48	0	0	48	0	0	47	0	0.07	45
<b>Futures and forwards</b>															
Futures and forwards	0	9.12	10	0	8.32	16	0	7.01	17	0	15.03	15	0	14.06	16
Written options	0	5.29	8	0	6.92	15	0	5.82	16	0	10.24	13	0	11.73	13
Exchange-traded	0	0.14	42	0	0	50	0	0	50	0	0	50	0	0	48
Over-the-counter	0	4.93	8	0	6.92	15	0	5.82	16	0	10.24	13	0	10.84	13
Purchased options	0	4.14	20	0	1.35	36	0	1.88	37	0	2.13	33	0	2.45	35
Exchange-traded	0	0.14	41	0	0	50	0	0	50	0	0	50	0	0	49
Over-the-counter	0	3.58	21	0	1.35	36	0	1.88	37	0	2.13	33	0	2.28	36
Swaps	100	77.96	94	100	80.97	88	100	82.75	88	100	71.83	91	100	64.61	90
<b>Held for trading</b>															
Held for trading	0	38.03	22	0	22.75	33	0	24.39	32	0	16.03	34	0	15.01	35
Interest rate contracts	0	31.70	23	0	14.59	33	0	16.71	32	0	16.37	34	0	16.17	35
Foreign exchange contracts	0	1.66	34	0	0	47	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0	49	0	0	49	0	0	49	0	0	48
<b>Non-traded</b>															
Non-traded	100	61.97	77	100	77.25	66	100	75.61	67	100	83.97	65	100	84.99	64
Interest rate contracts	100	57.96	85	100	77.05	69	100	74.23	71	100	83.02	69	100	84.69	69
Foreign exchange contracts	0	0.39	33	0	0	46	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0	49	0	0	49	0	0	48	0	0.01	47
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	50	93.16	6	51.53	82.90	15	51.60	85.18	11	49.25	79.60	20	51.29	80.07	20
One year or less	0	37.29	4	0	10.02	14	0	11.52	11	0	15.52	12	0	15.20	15
Over 1 year to 5 years	8.79	22.61	24	8.25	23.89	33	8.77	26.87	31	3.77	19.75	30	3.57	22.92	29
Over 5 years	41.21	26.09	73	43.28	40.11	54	42.84	38.91	51	45.47	32.47	64	47.73	34.12	61
Gross negative fair value (absolute value)	5.45	2.48	96	2.55	1.73	71	2.34	1.54	75	4.06	2.84	71	2.34	1.30	81
Gross positive fair value	5.45	2.55	90	2.55	1.45	83	2.34	1.36	83	4.06	2.25	84	2.34	1.14	85
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.11	0.10	72	0.07	0.01	94	0.06	0	95	0.13	0.01	95	0.05	0	95
Gross positive fair value (X)	0.11	0.10	75	0.07	0.01	95	0.06	0	96	0.13	0.01	95	0.05	0	95
Held for trading (X)	0	0.06	23	0	0	43	0	0	43	0	0	44	0	0	44
Non-traded (X)	0.11	0.02	93	0.07	0	97	0.06	0	97	0.13	0	98	0.05	0	98
Current credit exposure (X)	0	0.06	6	0	0	35	0	0.01	20	0	0.02	21	0	0.01	18
Credit losses on derivative contracts	0	0	50	0	0	50	0	0	50	0	0	48	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	48	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.07	33	0	0.12	17	0	0.27	18	0	0.10	18

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	58,047	71,124	71,124	40,003	37,688
Gross losses	8,225	4,128	4,589	2,051	1,936
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	756	1,785	2,427	539	2,121
Net losses	7,469	2,343	2,162	1,512	-185
Provision for loan and lease losses	6,224	-10,828	-10,915	25,977	2,130
Adjustments	12,077	0	0	6,656	0
Ending balance	68,879	57,953	58,047	71,124	40,003
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	0.08	0.09	54	-0.18	-0.02	10	-0.14	-0.01	14	0.36	0.38	55	0.03	0.12	23
Provision for loan and lease losses / Average loans and leases	0.11	0.16	46	-0.24	-0.03	13	-0.18	-0.01	17	0.46	0.53	49	0.04	0.16	22
Provision for loan and lease losses / Net loan and lease losses	83.33	151.30	40	-462.14	148.99	15	-504.86	147.24	13	1,718.06	672.96	87	-1,151.35	142.73	3
Allowance for loan and lease losses / Total loans and leases not held for sale	0.91	1.17	23	0.99	1.31	14	0.97	1.26	18	1.18	1.35	35	0.78	0.94	30
Allowance for loan and lease losses / Total loans and leases	0.91	1.15	24	0.99	1.29	16	0.97	1.25	18	1.18	1.33	38	0.78	0.93	30
Allowance for loan and lease losses / Net loans and leases losses (X)	6.92	38.64	24	18.55	59.09	47	26.85	31.39	63	47.04	25.33	83		17.18	
Allowance for loan and lease losses / Nonaccrual assets	374.95	428.13	60	473.09	444.45	71	341.83	459.08	55	166.32	336.78	32	189.25	315.75	50
ALLL / 90+ days past due + nonaccrual loans and leases	374.32	320.87	69	473.09	435.18	72	341.81	461.06	59	166.32	293.46	37	162.32	283.41	46
Gross loan and lease losses / Average loans and leases	0.15	0.16	58	0.09	0.10	57	0.08	0.12	45	0.04	0.16	16	0.04	0.16	18
Recoveries / Average loans and leases	0.01	0.07	14	0.04	0.05	53	0.04	0.05	53	0.01	0.04	18	0.04	0.05	59
Net losses / Average loans and leases	0.14	0.09	72	0.05	0.05	60	0.04	0.06	49	0.03	0.11	25	0	0.11	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	48	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses	16.47	34.26	17	87.03	32.31	94	118.33	43.82	92	27.84	42.12	46	63.37	41.80	77
Earnings coverage of net loan and lease losses (X)	13.95	36.38	38	37.38	-2.85	65	53.85	-14.44	72	66.64	33.55	80	-519.32	22.46	4

#### Net Loan and Lease Losses By Type

Real estate loans	0.12	-0.01	96	0.06	0.01	85	0.04	0.02	78	0.01	0.04	48	0	0.02	41
Real estate loans secured by 1-4 family	-0.01	-0.02	46	-0.01	-0.01	41	0.01	-0.01	76	0.02	0.01	68	0.01	0.02	49
Revolving	-0.04	-0.06	41	-0.06	-0.02	16	0.06	-0.01	92	0.04	0	82	-0.01	0.02	19
Closed-end	-0.01	-0.01	46	0.01	-0.01	78	-0.01	-0.01	40	0.02	0.01	68	0.02	0.02	65
Commercial real estate loans	0.16	0	95	0.07	0.02	82	0.05	0.03	76	0.01	0.05	44	0	0.02	50
Construction and land development	2.38	-0.02	99	-0.01	-0.01	22	-0.01	-0.01	26	-0.01	0	25	-0.05	-0.02	15
1-4 family	0	0	59	0	0	10	0	0	7	0	0	12	-0.05	0	1
Other	2.38	-0.01	99	0	-0.01	20	0	-0.01	25	-0.01	-0.01	25	-0.01	-0.02	29
Multifamily	0	0	56	0	0	92	0	0	90	0	0	51	0	0	17
Nonfarm nonresidential	-0.01	0	22	0.09	0.03	83	0.07	0.04	76	0.01	0.07	51	0.01	0.03	54
Owner-occupied	-0.01	0	16	0	0	25	0	0.01	28	0.01	0.01	70	0.01	0.01	69
Other	0	0.01	68	0.09	0.02	86	0.07	0.03	82	0	0.04	57	0	0.01	61
Real estate loans secured by farmland	0	0	55	0.78	0.01	97	0.23	0.01	95	0	0.01	44	0	0.01	45
Commercial and industrial loans	0.27	0.11	78	-0.01	0.13	30	-0.11	0.15	7	0.09	0.20	43	-0.13	0.27	2
Loans to individuals	2.09	0.76	89		0.46		0.91	0.43	84	1.64	0.66	84	0.70	0.74	61
Credit card loans		1.94			0.87			0.87			1.71			1.89	
Agricultural loans		0.02			0			0			0.01			0.02	
Loans to foreign governments and institutions		0.05						0							
Other loans and leases	0.01	0.13	47	0.23	0.32	72	0.22	0.24	72	0.16	0.44	67	0.13	0.14	69

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	4,673	8,792	2,306	6,754	8,228
90+ days past due loans and leases	31	0	1	1	3,506
Nonaccrual loans and leases	18,370	12,250	16,981	42,763	21,138
Total past due and nonaccrual loans and leases	23,074	21,042	19,288	49,518	32,872
<b>Restructured</b>					
Restructured 30–89 days past due	18	0	148	0	464
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	240	126	1,097	1,559
Total restructured loans and leases	18	240	274	1,097	2,023
<b>Loans Held for Sale</b>					
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,095	3,415	3,191	3,856	5,187
Other real estate owned	0	0	0	0	563
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases	0.06	0.33	9	0.15	0.18	51	0.04	0.21	12	0.11	0.26	27	0.16	0.31	30
90+ days past due loans and leases	0	0.10	21	0	0.03	20	0	0.02	35	0	0.04	35	0.07	0.03	80
Nonaccrual loans and leases	0.24	0.37	36	0.21	0.49	25	0.28	0.44	37	0.71	0.60	64	0.41	0.48	47
90+ days past due and nonaccrual loans and leases	0.24	0.52	25	0.21	0.55	24	0.28	0.48	35	0.71	0.67	59	0.48	0.54	51
<b>Restructured</b>															
30–89 days past due restructured	0	0.01	37	0	0	41	0	0	73	0	0	32	0.01	0	77
90+ days past due restructured	0	0.01	31	0	0	48	0	0	44	0	0	45	0	0	45
Nonaccrual restructured	0	0.09	3	0	0.03	63	0	0.08	18	0.02	0.09	31	0.03	0.07	44
30–89 days past due loans held for sale	0	0	40	0	0	48	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	47	0	0	48	0	0	46	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets	0.06	0.33	9	0.15	0.18	51	0.04	0.21	12	0.11	0.26	27	0.16	0.31	30
90+ days past due assets	0	0.10	19	0	0.03	20	0	0.02	35	0	0.04	35	0.07	0.03	80
Nonaccrual assets	0.24	0.37	36	0.21	0.49	25	0.28	0.44	37	0.71	0.60	62	0.41	0.48	46
30+ days past due and nonaccrual assets	0.30	0.89	15	0.36	0.75	26	0.32	0.71	20	0.82	0.95	44	0.64	0.87	37
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.17	0.33	29	0.15	0.36	27	0.21	0.31	37	0.56	0.47	65	0.37	0.39	51
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.35	26	0.15	0.39	23	0.21	0.34	32	0.56	0.52	59	0.38	0.45	46
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.20	0.38	27	0.19	0.41	23	0.25	0.45	26	0.61	0.63	54	0.41	0.56	36
Allowance for loan and lease losses	31.19	55.46	29	27.03	52.38	28	35.01	59.86	29	65.55	72.10	49	68.37	92.08	43
Equity capital + allowance for loan and lease losses	1.87	3.63	29	1.80	3.72	26	2.30	4.10	27	5.58	5.64	54	3.57	4.77	41
Tier 1 capital + allowance for loan and lease losses	2.17	3.90	30	2.12	4.07	28	2.70	4.51	30	6.71	6.21	60	4.32	5.30	46
Loans and leases + other real estate owned	0.28	0.61	23	0.27	0.64	22	0.34	0.70	22	0.77	0.92	49	0.53	0.78	34

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

### Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.06	0.23	15	0.15	0.15	62	0.03	0.18	15	0.10	0.25	32	0.16	0.28	36
90+ days past due .....	0	0.11	17	0	0.02	28	0	0.02	27	0	0.04	25	0.06	0.03	78
Nonaccrual .....	0.21	0.41	31	0.21	0.48	27	0.19	0.43	28	0.77	0.63	66	0.42	0.45	47
Commercial and industrial															
30–89 days past due .....	0.05	0.29	20	0.13	0.18	58	0.03	0.19	27	0.02	0.15	25	0.08	0.22	34
90+ days past due .....	0	0.06	14	0	0.01	34	0	0.02	29	0	0.02	31	0.17	0.02	92
Nonaccrual .....	0.72	0.47	75	0.24	0.61	46	1.49	0.53	87	0.37	0.61	46	0.37	0.74	42
Individuals															
30–89 days past due .....	0.50	0.83	36	0.91	0.40	85	0.72	0.53	72	1.39	0.52	86	2.92	0.60	93
90+ days past due .....	0.57	0.10	91	0	0.02	34	0.02	0.02	72	0.01	0.02	68	0	0.02	31
Nonaccrual .....	0.63	0.17	87	0.56	0.12	90	0.59	0.14	92	0.49	0.14	89	0.39	0.12	88
Depository institution loans															
30–89 days past due .....		0			0			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....		0.09			0.07			0.06			0.07			0.10	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.27			0.25			0.18			0.57			0.80	
Foreign governments															
30–89 days past due .....		0						0							
90+ days past due .....		0						0							
Nonaccrual .....		0.14						0							
Other loans and leases															
30–89 days past due .....	0.26	0.13	78	0.04	0.22	66	0.19	0.31	66	1.02	0.67	82	0.20	0.28	72
90+ days past due .....	0	0.01	33	0	0.01	39	0	0.01	40	0	0	40	0	0	40
Nonaccrual .....	0.09	0.06	76	0.17	0.19	80	0.03	0.07	80	0.26	0.10	84	0.22	0.04	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.18	0.39	32	0.42	0.25	77	0.13	0.37	27	0.26	0.46	39	0.32	0.53	41
	90+ days past due	0	0.22	20	0	0.03	31	0	0.04	29	0	0.06	28	0	0.05	28
	Nonaccrual	0.31	0.58	39	0.17	0.52	20	0.49	0.48	58	0.76	0.67	67	0.83	0.55	78
Revolving	30-89 days past due	0.22	0.31	41	0.26	0.18	69	0.37	0.19	78	0.36	0.25	66	0.61	0.36	75
	90+ days past due	0	0.02	34	0	0.01	41	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual	0.34	0.86	38	0.20	0.45	41	0.33	0.37	53	0.91	0.46	82	0.73	0.34	78
Closed-end	30-89 days past due	0.18	0.41	30	0.47	0.26	80	0.06	0.40	19	0.23	0.48	37	0.20	0.56	23
	90+ days past due	0	0.25	21	0	0.03	33	0	0.04	31	0	0.06	29	0	0.05	29
	Nonaccrual	0.31	0.57	41	0.16	0.53	20	0.53	0.49	64	0.70	0.69	60	0.87	0.57	78
Junior lien	30-89 days past due	0	0.01	15	0.02	0.01	81	0	0.01	46	0.04	0.01	83	0	0.02	13
	90+ days past due	0	0	38	0	0	45	0	0	44	0	0	44	0	0	41
	Nonaccrual	0	0.02	32	0.02	0.02	72	0.02	0.02	67	0.14	0.03	91	0.17	0.03	89
Commercial real estate	30-89 days past due	0.03	0.13	25	0.10	0.09	66	0.02	0.08	38	0.07	0.14	49	0.12	0.15	53
	90+ days past due	0	0.01	29	0	0.01	39	0	0.01	39	0	0.02	35	0.08	0.02	87
	Nonaccrual	0.18	0.29	46	0.21	0.44	37	0.13	0.37	33	0.77	0.57	71	0.32	0.34	54
Construction and development	30-89 days past due	0	0.19	15	0	0.06	30	0	0.09	27	0	0.16	26	0	0.20	22
	90+ days past due	0	0.01	36	0	0	45	0	0	45	0	0.01	43	0.23	0.01	94
	Nonaccrual	0	0.14	16	0	0.11	25	0	0.08	25	0.64	0.21	83	0.29	0.18	74
1-4 family	30-89 days past due	0	0.02	30	0	0.01	42	0	0.03	39	0	0.03	36	0	0.05	33
	90+ days past due	0	0	45	0	0	48	0	0	47	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0	0	43	0	0	44	0.30	0.01	95	0.29	0.01	93
Other	30-89 days past due	0	0.13	19	0	0.03	33	0	0.04	30	0	0.09	30	0	0.12	26
	90+ days past due	0	0	38	0	0	46	0	0	48	0	0	44	0.23	0	96
	Nonaccrual	0	0.12	18	0	0.09	26	0	0.06	26	0.35	0.16	80	0	0.14	24
Multifamily	30-89 days past due	0	0.04	28	0.32	0.02	92	0	0.02	41	0.03	0.03	81	0.07	0.03	83
	90+ days past due	0	0	45	0	0	48	0	0	48	0	0	47	0	0	46
	Nonaccrual	0	0.06	26	0	0.07	36	0	0.06	36	0.08	0.10	76	0.03	0.03	80
Nonfarm non-residential	30-89 days past due	0.04	0.10	34	0.05	0.08	54	0.02	0.08	49	0.09	0.14	53	0.15	0.13	65
	90+ days past due	0	0.01	33	0	0.01	42	0	0.01	40	0	0.02	38	0.07	0.02	87
	Nonaccrual	0.26	0.36	48	0.30	0.51	43	0.18	0.49	37	0.96	0.73	69	0.39	0.36	54
Owner Occupied	30-89 days past due	0.03	0.04	45	0.02	0.03	63	0	0.03	46	0.08	0.05	69	0.08	0.06	66
	90+ days past due	0	0	36	0	0	43	0	0	43	0	0.01	40	0.07	0.01	93
	Nonaccrual	0.25	0.12	75	0.15	0.19	52	0.09	0.18	43	0.44	0.27	74	0.27	0.19	68
Other	30-89 days past due	0.01	0.05	44	0.02	0.04	68	0.02	0.03	70	0	0.06	46	0.07	0.05	75
	90+ days past due	0	0	39	0	0	45	0	0	45	0	0	44	0	0.01	41
	Nonaccrual	0.01	0.21	19	0.15	0.28	53	0.09	0.24	53	0.51	0.33	71	0.11	0.14	60
Farmland	30-89 days past due	0	0.09	32	0	0.05	36	0	0.06	34	0	0.08	33	0	0.21	28
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	46	0	0.01	45
	Nonaccrual	3.11	0.51	90	0	0.70	26	0	0.73	25	0	1.19	24	0	1.06	24
Credit card	30-89 days past due		1.22			0.89			0.88			1.02			0.87	
	90+ days past due		0.50			0.19			0.12			0.22			0.18	
	Nonaccrual		0.13			0.01			0.01			0.02			0	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	852,884	563,522	564,410	560,969	560,263
Retained earnings	305,303	244,092	259,340	191,418	162,752
Accumulated other comprehensive income (AOCI)	-75,781	6,514	3,264	11,397	2,248
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,082,406	814,128	827,014	763,784	725,263
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	279,278	158,278	158,115	158,742	159,476
Accumulated other comprehensive income-related adjustments	-75,781	6,514	3,264	11,397	2,248
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	878,909	649,336	665,635	593,645	563,539
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	878,909	649,336	665,635	593,645	563,539
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	44,379	30,000	30,000	30,000	30,000
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	44,379	30,000	30,000	30,000	30,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	44,379	30,000	30,000	30,000	30,000
<b>Tier 1 Capital</b>	923,288	679,336	695,635	623,645	593,539
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	147,974	155,869	147,805	87,019	86,421
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	68,958	59,389	59,976	72,444	41,781
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	216,932	215,258	207,781	159,463	128,202
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	216,932	215,258	207,781	159,463	128,202
Exited advanced approach tier 2 capital					
Total capital	1,140,220	894,594	903,416	783,108	721,741
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	10,423,782	8,060,301	8,328,418	7,611,145	6,465,373
Less: Deductions from common equity tier 1 capital	279,278	158,279	158,116	158,743	159,476
Less: Other deductions	0	-30	-30	-5	39
Total assets for leverage ratio	10,144,504	7,902,052	8,170,332	7,452,407	6,305,858
Total risk-weighted assets	8,274,470	6,071,221	6,237,894	6,101,255	5,385,754
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Common equity tier 1 capital, column A	10.62	11.77	35	10.70	11.06	28	10.67	12.27	28	9.73	10.91	17	10.46	12.50	16
Common equity tier 1 capital, column B	0	0.26	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	11.16	12.48	33	11.19	11.67	23	11.15	12.90	22	10.22	11.60	14	11.02	13.19	18
Tier 1 capital, column B	0	0.31	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	13.78	14.27	46	14.74	13.49	46	14.48	14.97	41	12.84	13.45	21	13.40	14.63	32
Total capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.10	9.22	48	8.60	9.69	23	8.51	9.54	23	8.37	9.65	18	9.41	10.39	25
Supplementary leverage ratio, advanced approaches HCs		6.74													

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	156,273	117,073	117,356	115,115	112,392	33.48	46.28

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			50			25			50			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			50			75			50			40	
Separate account assets (L/H) / Total life assets		11.73			0			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.58	22	0	0.64	21	0	0.41	22	0	0.37	22
Premium income / Insurance activities revenue		2.54			0.02			0.13			0.01			0.03	
Credit related premium income / Total premium income		32.83			100			100			100			100	
Other premium income / Total premium income		67.17			0			0			0			0	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0	48	0	0	49	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)		15.15			55.54			47.20			19.85			37.86	
Insurance net income (L/H) / Equity (L/H)		177.77						84.24							
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			665.75			448.52			-40.91			132.57	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	49	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.75	12.02	63	15.88	11.54	67	15.57	11.86	65	16.57	11.01	72	17.74	11.53	73

**Broker-Dealer Activities**

Net assets of broker-dealer subsidiaries (\$000)		0		0		0		0		0		0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0	49	0	0	49	0	0	49	0	0	49

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### Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	2,005	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	2,005	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.84			0.03			0			0.05			0	
Cost: Interest-bearing deposits		0.52			0.48			0.42			1.24			2.53	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26													
Commercial and industrial loans		0.13												2.35	
Foreign governments and institutions		0.05						0							
<b>Growth Rates</b>															
Net loans and leases		20.31			-26.72			-29.45			5,672.05			-47.91	
Total selected assets		21.10		-100	-4.10	4	-100	-19.66	6		6.04			-25.04	
Deposits		-2.72			-17.05			-65.37			-44.89			2.53	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.01	0.01	0.01	0.01	0.02

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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## Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	38,454	38,709	50,648	29,961	36,905	-0.66	94.99
Dividends .....	38,454	38,709	50,648	29,961	36,905	-0.66	94.99
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	38,454	38,709	50,648	29,961	36,905	-0.66	94.99
Securities gains (losses) .....	0	0	0	149	0		-100.00
Other operating income .....	49	27	34	151	211	81.48	-67.33
Total operating income .....	38,503	38,736	50,682	30,261	37,116	-0.60	71.81
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	3,404	3,434	4,406	4,810	4,807	-0.87	15.86
Other expenses .....	1,908	2,021	2,511	1,719	1,640	-5.59	64.77
Provision for loan and lease losses .....	0	0	0	-12	0		
Total operating expenses .....	5,312	5,455	6,917	6,517	6,447	-2.62	29.69
Income (loss) before taxes .....	33,191	33,281	43,765	22,958	30,866	-0.27	81.23
Applicable income taxes (credit) .....	-1,105	-1,140	-1,445	-1,645	-1,646		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	34,296	34,421	45,210	24,603	32,512	-0.36	76.92
Equity in undistributed income of subsidiaries .....	39,496	38,450	49,831	32,915	38,160	2.72	97.28
Bank subsidiaries .....	39,496	38,450	49,831	32,915	38,160	2.72	97.28
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	73,792	72,871	95,041	57,518	70,672	1.26	87.27
<b>Memoranda</b>							
Bank net income .....	77,950	77,159	100,479	62,876	75,065	1.03	96.15
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

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## Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,218,608	95.40	944,219	94.28	953,268	94.63	842,473	800,841	29.06	86.32
Common and preferred stock .....	1,218,608	95.40	944,219	94.28	953,268	94.63	842,473	800,841	29.06	86.32
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	1,795	0.14	1,238	0.12	1,238	0.12	1,238	1,238	44.99	44.99
Common and preferred stock .....	1,795	0.14	1,238	0.12	1,238	0.12	1,238	1,238	44.99	44.99
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	2,735		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	44,064	3.45	43,877	4.38	40,228	3.99	28,066	29,681	0.43	181.25
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	300	300		-100.00
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	474	0.04	474	0.05	474	0.05	474	474	0.00	0.00
Other assets .....	12,438	0.97	11,745	1.17	12,165	1.21	10,800	9,354	5.90	166.97
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,277,379	100.00	1,001,553	100.00	1,007,373	100.00	883,351	844,623	27.54	87.24
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	147,974	11.58	155,869	15.56	147,805	14.67	87,019	86,982	-5.07	100.96
Other liabilities .....	825	0.06	318	0.03	1,316	0.13	1,310	1,140	159.43	195.70
Balance due to subsidiaries and related institutions .....	46,174	3.61	31,238	3.12	31,238	3.10	31,238	31,238	47.81	47.81
Total liabilities .....	194,973	15.26	187,425	18.71	180,359	17.90	119,567	119,360	4.03	85.42
Equity Capital .....	1,082,406	84.74	814,128	81.29	827,014	82.10	763,784	725,263	32.95	87.57
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	854,336	66.88	564,974	56.41	565,862	56.17	562,421	560,263	51.22	66.74
Common surplus .....	0	0	0	0	0	0	0	0		
Retained earnings .....	305,303	23.90	244,092	24.37	259,340	25.74	191,418	162,752	25.08	377.66
Accumulated other comprehensive income .....	-75,781	-5.93	6,514	0.65	3,264	0.32	11,397	2,248		
Other equity capital components .....	-1,452	-0.11	-1,452	-0.14	-1,452	-0.14	-1,452	0		
Total liabilities and equity capital .....	1,277,379	100.00	1,001,553	100.00	1,007,373	100.00	883,351	844,623	27.54	87.24
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	46,174	3.61	31,238	3.12	31,238	3.10	31,238	31,238	47.81	47.81
Notes payable to subsidiaries that issued TPS .....	44,379	3.47	30,000	3	30,000	2.98	30,000	30,000	47.93	47.93
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

**Parent Company Analysis—Part 1**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital.....	8.97	11.02	31	12.35	12.18	46	11.95	11.96	43	7.71	9.11	35	10.14	10.58	46
Bank net income / Average equity investment in banks.....	8.97	11.60	27	11.78	12.46	39	11.30	12.16	36	7.64	9.38	32	9.81	10.85	36
Nonbank net income / Average equity investment in nonbanks.....	0	9.71	18	0	13.68	19	0	12.65	18	0	9.69	19	0	12.07	20
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			9.75			10.34			8.82			15.16	
Bank net income / Parent net income.....	105.63	98.76	67	105.88	103.10	68	105.72	103.27	65	109.32	104.93	74	106.22	103.77	65
Nonbank net income / Parent net income.....	0	2.50	16	0	0.67	25	0	0.79	24	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income.....		85.68			92.97			92.15			101.16			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital.....	18.01	18.39	66	23.02	11.38	82	21.81	11.91	78	15.65	11.62	62	16.46	9.66	70
Total debt / Equity capital.....	13.67	12.61	66	19.15	5.73	89	17.87	6.43	84	11.39	5.79	70	11.99	3.93	78
Total debt + notes payable to subs that issued TPS / Equity capital.....	17.77	14.76	70	22.83	9.61	84	21.50	10.25	80	15.32	9.67	66	16.13	7.99	74
Total debt + Loans guaranteed for affiliate / Equity capital.....	13.67	12.68	66	19.15	5.73	89	17.87	6.44	84	11.39	5.79	70	11.99	3.97	78
Total debt / Equity capital – excess over fair value.....	13.67	12.75	66	19.15	5.73	89	17.87	6.43	84	11.39	5.79	70	11.99	3.93	78
Long-term debt / Equity capital.....	13.67	11.91	67	19.15	5.63	89	17.87	6.32	85	11.39	5.67	70	11.99	3.86	78
Short-term debt / Equity capital.....	0	0.48	40	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0	46	0	0	45	0	0	47	0	0	47
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0	45	0	0.01	45	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt.....	67.52	39.59	71	73.49	25.24	86	72.44	29.28	82	60.74	20.97	82	38.12	14.37	80
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	112.75	104.01	83	116.13	105.02	86	115.42	105.13	85	110.46	104.49	72	110.59	104.21	75
Total investment in subs / Equity capital.....	112.75	109.29	75	116.13	105.33	86	115.42	105.41	85	110.46	104.82	70	110.59	104.48	75
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	1.40	0.39	85	1.35	0.39	84	1.34	0.43	82	1.39	0.49	80	1.09	0.44	77
Equity investment in subs – equity cap / Net income-div (X).....	2.25	1.15	82	1.87	1.11	80	1.88	1.19	76	2.49	1.45	77	1.68	1.47	71
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	119.51	130.36	49	155.45	124.85	75	153.15	150.01	70	99.79	121.76	35	123.58	153.39	51
Cash from ops + noncash items + op expense / Op expense + dividend.....	114.62	118.32	50	153.59	133.48	73	153.14	167.98	64	94.49	138.81	21	118.71	152.31	45
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	111.57	105.80	66	114.57	97.73	72	109.69	113.54	65	94.95	140.42	23	121.35	105.99	72
Pretax operating income + interest expense / Interest expense.....	1,075.06	1,565.66	50	1,069.16	1,305.64	64	1,093.30	2,918.78	53	577.30	2,318.94	39	742.11	17,211.14	37
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	781.26	1,454.22	43	914.11	1,307.27	59	929.35	2,104.65	47	487.94	1,435.81	33	582.88	2,481.22	35
Dividends + interest from subsidiaries / Interest expense + dividends.....	123.12	150.57	46	163.81	131.41	72	160.66	185.27	65	98.99	137	26	124.15	196.13	39
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	4.29	39	0	5.56	37	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X).....		26.99			384.53			541.74			52.16			71.69	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	3.45	3.60	55	4.38	2.35	73	3.99	2.37	71	3.21	2.19	70	3.55	1.59	76
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.30			0			0			0			0	
Nonaccrual.....		0.65			0			0			0			8.16	
Total.....		0.95			0			0			0			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0	50	0	0	49	0	0	49	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total.....	0	0.01	47	0	0	50	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.44	1.77	69	0.38	0.07	88	0.38	0.09	85	0.41	0.09	85	0.47	0.13	84
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	81.14	70.90	63	58.68	71.85	37	59.98	67.32	42	103.47	79.13	78	76.65	65.39	57
Dividends declared / Net income.....	37.71	31.93	59	27.72	21.14	60	28.53	22.04	58	44.26	29.39	70	35.26	25.65	61
Net income – dividends / Average equity.....	5.59	7.51	31	8.93	9.40	43	8.54	9.19	41	4.30	6.36	25	6.57	7.61	34
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	138.18	133.26	57	191.66	140.94	75	186.76	166.48	67	117.69	130.75	45	148.10	160.93	53
Dividends from nonbank subsidiaries.....	0	2.76	25	0	1.09	30	0	2.62	28	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies.....	0	4.73	45	0	0	47	0	0	47	0	0	48	0	0	48
Dividends from all subsidiaries.....	138.18	183.35	48	191.66	154.27	72	186.76	201.01	66	117.69	158.62	38	148.10	209.89	48
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	49.33	43.79	56	50.17	32.44	66	50.41	40.82	65	47.65	43.52	53	49.16	45.88	53
Interest income from bank subsidiaries.....	0	0.21	26	0	0.02	35	0	0.01	35	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries.....	0	0.95	38	0	0.43	44	0	0.47	43	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	45	0	0	45	0	0	46	0	0	46
Operating income from bank subsidiaries.....	49.33	52.71	55	50.17	35	64	50.41	43.51	63	47.65	51.02	51	49.16	48.40	50
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....		47.96			52.68			68.07			99.52			76.61	
Interest income from nonbank subsidiaries.....		3.25			0.05			0.04			0.07			0.91	
Management and service fees from nonbank subsidiaries.....		0.51			0			0.15			0.02			0.02	
Other income from nonbank subsidiaries.....		0.12			0.01			0.03			0.11			0.01	
Operating income from nonbank subsidiaries.....		64.26			55.52			73.08			105.70			83.73	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			42.23			42.28			29.39			65.48	
Interest income from subsidiary holding companies.....		15.40			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.27			0			0			0			0	
Other income from subsidiary holding companies.....		-3			0			0			0			0	
Operating income from subsidiary holding companies.....		85.23			42.23			42.28			29.39			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	99.87	67.73	80	99.93	70.85	77	99.93	76.48	80	99.01	76.69	59	99.43	77.61	66
Interest income from bank subsidiaries.....	0	0.98	23	0	0.14	35	0	0.06	35	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries.....	0	1.25	38	0	1.67	44	0	1.26	43	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.01	45	0	0.01	45	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries.....	99.87	81.70	70	99.93	80.63	65	99.93	84.17	68	99.01	84.80	45	99.43	94.06	52
Dividends from nonbank subsidiaries.....	0	2.90	24	0	1.02	31	0	1.35	29	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0	46	0	0	46	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0	48	0	0	48	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries.....	0	4.41	19	0	1.49	26	0	1.71	24	0	2.06	24	0	1.56	25
Dividends from subsidiary holding companies.....	0	2.46	45	0	0	47	0	0	47	0	0	48	0	0	47
Interest income from subsidiary holding companies.....	0	0.01	46	0	0	50	0	0	49	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	0.01	47	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			501.25			287.26			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt.....	31.20	27.96	63	20.04	38.87	48	21.13	32.71	50	35.90	59.71	59	35.91	70.71	51